

UTILITY PATENT APPLICATION TRANSMITTAL (Only for new nonprovisional applications under 37 CFR 1.53(b))	Attorney Docket No.	13355.0002
	First Inventor	Douglas M. Durbano
	Title	A Limited Liability Banking Structure Involving Member Banking and Method of Use
	Express Mail Label No.	EV 333 424 907 US

APPLICATION ELEMENTS <i>See MPEP chapter 600 concerning utility patent application contents.</i>	ADDRESS TO: Assistant Commissioner for Patents Box Patent Application Washington, DC 20231
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<p>1. <input checked="" type="checkbox"/> Fee Transmittal Form (e.g., PTO/SB/17) (Submit an original and a duplicate for fee processing)</p> <p>2. <input checked="" type="checkbox"/> Applicant claims small entity status. See 37 CFR 1.27.</p> <p>3. <input checked="" type="checkbox"/> Specification [Total Pages <input type="text" value="25"/>] (preferred arrangement set forth below)</p> <ul style="list-style-type: none">- Descriptive title of the invention- Cross Reference to Related Applications- Statement Regarding Fed sponsored R & D- Reference to sequence listing, a table, or a computer program listing appendix- Background of the Invention- Brief Summary of the Invention- Brief Description of the Drawings (if filed)- Detailed Description- Claim(s)- Abstract of the Disclosure <p>4. <input checked="" type="checkbox"/> Drawing(s) (35 U.S.C. 113) [Total Sheets <input type="text" value="4"/>]</p> <p>5. Oath or Declaration [Total Pages <input type="text" value="2"/>]</p> <p>a. <input checked="" type="checkbox"/> Newly executed (original or copy)</p> <p>b. <input type="checkbox"/> Copy from a prior application (37 CFR 1.63 (d)) (for continuation/divisional with Box 17 completed)</p> <p>i. <input type="checkbox"/> DELETION OF INVENTOR(S) Signed statement attached deleting inventor(s) named in the prior application, see 37 CFR 1.63(d)(2) and 1.33(b).</p> <p>6. <input checked="" type="checkbox"/> Application Data Sheet. See 37 CFR 1.76</p>	<p>7. <input type="checkbox"/> CD-ROM or CD-R in duplicate, large table or Computer Program (Appendix)</p> <p>8. Nucleotide and/or Amino Acid Sequence Submission (if applicable, all necessary)</p> <p>a. <input type="checkbox"/> Computer Readable Form (CRF)</p> <p>b. Specification Sequence Listing on:</p> <p>i. <input type="checkbox"/> CD-ROM or CD-R (2 copies); or</p> <p>ii. <input type="checkbox"/> paper</p> <p>c. <input type="checkbox"/> Statements verifying identity of above copies</p>
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ACCOMPANYING APPLICATION PARTS	
9. <input type="checkbox"/> Assignment Papers (cover sheet & document(s))	
10. <input type="checkbox"/> 37 CFR 3.73(b) Statement (when there is an assignee)	<input type="checkbox"/> Power of Attorney
11. <input type="checkbox"/> English Translation Document (if applicable)	
12. <input checked="" type="checkbox"/> Information Disclosure Statement (IDS)/PTO-1449	<input checked="" type="checkbox"/> Copies of IDS Citations
13. <input type="checkbox"/> Preliminary Amendment	
14. <input checked="" type="checkbox"/> Return Receipt Postcard (MPEP 503) (Should be specifically itemized)	
15. <input type="checkbox"/> Certified Copy of Priority Document(s) (if foreign priority is claimed)	
16. <input type="checkbox"/> Other:	

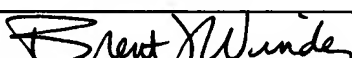
17. If a CONTINUING APPLICATION, check appropriate box, and supply the requisite information below and in a preliminary amendment, or in an Application Data Sheet under 37 CFR 1.76:

☐ Continuation ☐ Divisional ☐ Continuation-in-part (CIP) of prior application No.: _____

Prior application information: Examiner _____ Group / Art Unit: _____

For CONTINUATION OR DIVISIONAL APPS only: The entire disclosure of the prior application, from which an oath or declaration is supplied under Box 5b, is considered a part of the disclosure of the accompanying continuation or divisional application and is hereby incorporated by reference. The incorporation can only be relied upon when a portion has been inadvertently omitted from the submitted application parts.

18. CORRESPONDENCE ADDRESS					
<input type="checkbox"/> Customer Number or Bar Code Label  or <input type="checkbox"/> Correspondence address below					
(Insert Customer No. or Attach bar code label here)					
Name	Brent T. Winder				
Address	Jones Waldo Holbrook & McDonough, PC 170 South Main Street, Suite 1500				
City	Salt Lake City	State	UT	Zip Code	84101
Country	USA	Telephone	801 521-3200	Fax	801 328-0537

Name (Print/Type)	Brent T. Winder	Registration No. (Attorney/Agent)	46,250
Signature		Date	11/3/03

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

FEE TRANSMITTAL
for FY 2001

Patent fees are subject to annual revision.

TOTAL AMOUNT OF PAYMENT

(\$) 375

Complete if Known

Application Number	
Filing Date	
First Named Inventor	Douglas M. Durbano
Examiner Name	
Group Art Unit	
Attorney Docket No.	13355.0002

METHOD OF PAYMENT

1. ☒ The Commissioner is hereby authorized to charge indicated fees and credit any overpayments to:
- Deposit Account Number: 50-1723
- Deposit Account Name: Jones, Waldo, Holbrook & McDonough
- ☒ Charge Any Additional Fee Required Under 37 CFR 1.16 and 1.17
- ☒ Applicant claims small entity status. See 37 CFR 1.27
2. ☐ Payment Enclosed:
- ☐ Check ☐ Credit card ☐ Money Order ☐ Other

FEE CALCULATION**1. BASIC FILING FEE**

Large Entity Fee Code (\$)	Small Entity Fee Code (\$)	Fee Description	Fee Paid
101 710	201 355	Utility filing fee	375
106 320	206 160	Design filing fee	
107 490	207 245	Plant filing fee	
108 710	208 355	Reissue filing fee	
114 150	214 75	Provisional filing fee	

SUBTOTAL (1) (\$) 375**2. EXTRA CLAIM FEES**

Total Claims	Extra Claims	Fee from below	Fee Paid
11	-20** = 0	42	0
2	-3** = 0	9	0
Multiple Dependent			0

Large Entity Fee Code (\$)	Small Entity Fee Code (\$)	Fee Description
103 18	203 9	Claims in excess of 20
102 80	202 40	Independent claims in excess of 3
104 270	204 135	Multiple dependent claim, if not paid
109 80	209 40	** Reissue independent claims over original patent
110 18	210 9	** Reissue claims in excess of 20 and over original patent

SUBTOTAL (2) (\$) 0

**or number previously paid, if greater; For Reissues, see above

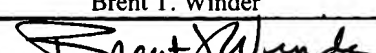
FEE CALCULATION (continued)**3. ADDITIONAL FEES**

Large Entity Fee Code (\$)	Small Entity Fee Code (\$)	Fee Description	Fee Paid
105 130	205 65	Surcharge - late filing fee or oath	
127 50	227 25	Surcharge - late provisional filing fee or cover sheet	
139 130	139 130	Non-English specification	
147 2,520	147 2,520	For filing a request for <i>ex parte</i> reexamination	
112 920*	112 920*	Requesting publication of SIR prior to Examiner action	
113 1,840*	113 1,840*	Requesting publication of SIR after Examiner action	
115 110	215 55	Extension for reply within first month	
116 390	216 195	Extension for reply within second month	
117 890	217 445	Extension for reply within third month	
118 1,390	218 695	Extension for reply within fourth month	
128 1,890	228 945	Extension for reply within fifth month	
119 310	219 155	Notice of Appeal	
120 310	220 155	Filing a brief in support of an appeal	
121 270	221 135	Request for oral hearing	
138 1,510	138 1,510	Petition to institute a public use proceeding	
140 110	240 55	Petition to revive - unavoidable	
141 1,240	241 620	Petition to revive - unintentional	
142 1,240	242 620	Utility issue fee (or reissue)	
143 440	243 220	Design issue fee	
144 600	244 300	Plant issue fee	
122 130	122 130	Petitions to the Commissioner	
123 50	123 50	Petitions related to provisional applications	
126 240	126 240	Submission of Information Disclosure Stmt	
581 40	581 40	Recording each patent assignment per property (times number of properties)	
146 710	246 355	Filing a submission after final rejection (37 CFR § 1.129(a))	
149 710	249 355	For each additional invention to be examined (37 CFR § 1.129(b))	
179 710	279 355	Request for Continued Examination (RCE)	
169 900	169 900	Request for expedited examination of a design application	

Other fee (specify) _____

*Reduced by Basic Filing Fee Paid

SUBTOTAL (3) (\$) 0**SUBMITTED BY**

Name (Print/Type)	Brent T. Winder	Registration No. (Attorney/Agent)	46,250	Telephone	801 521-3200
Signature		Date	10/3/03		

WARNING: Information on this form may become public. Credit card information should not be included on this form. Provide credit card information and authorization on PTO-2038.

Burden Hour Statement: This form is estimated to take 0.2 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.

**JONES
WALDO**
HOLBROOK &
MCDONOUGH PC

PATENT APPLICATION
Docket No. 13355.0002
EXPRESS MAIL LABEL: EV 333 424 907 US

ATTORNEYS & COUNSELORS
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

MAIL STOP PATENT APPLICATION

Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450

Sir/Madam:

Transmitted herewith for filing is the patent application of Douglas M. Durbano for A LIMITED LIABILITY BANKING STRUCTURE INVOLVING MEMBER BANKING AND METHOD OF USE comprising 25 pages of specification and claims, and a Combined Declaration, Power of Attorney and Petition with signatures.

X Priority of application no. 60/423,181 filed November 1, 2003, in the United States Patent and Trademark Office is hereby claimed.

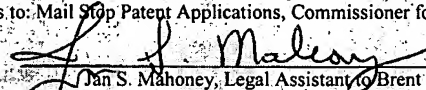
Enclosed also are:

X 4 sheet(s) of drawings (informal)

X Fee Transmittal Sheet for FY 2001

X A Certificate of Mailing by "Express Mail" certifying a filing date of November 3, 2003, by use of Express Mail Label No. EV 333 424 907 US.

X Information Disclosure Statement under 37 C.F.R. § 1.97, PTO Form-1449 with listed referenced attached (if indicated as being attached by the Information Disclosure Statement).

EXPRESS MAIL LABEL NO.: EV 333 424 907 US	CERTIFICATE OF DEPOSIT	DATE OF DEPOSIT: <u>November 3, 2003</u>
I hereby certify that this paper or fee is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 C.F.R. § 1.10 on the date indicated above and is address to: Mail Stop Patent Applications, Commissioner for Patents, P.O. Box 1450, Alexandria, Virginia 22313-1450.		
 Jan S. Mahoney, Legal Assistant to Brent T. Winder		

X Postcard

The filing fee has been calculated as shown below.

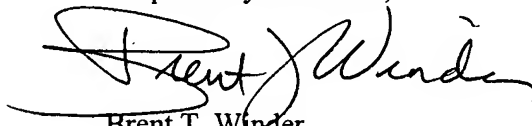
			SMALL ENTITY		OTHER THAN A SMALL ENTITY	
FOR	NO. FILED	NO. EXTRA	RATE	FEE	RATE	FEE
BASIC FEE				\$375		\$750
TOT. CLAIMS	- 20 =		X 9 =	\$	X 18 =	\$
IND. CLAIMS	- 3 =		X 42 =	\$	X 84 =	\$
MULTIPLE DEPENDENT CLAIMS PRESENTED						
ASSIGNMENT FILING FEE			\$40		\$40	
			TOTAL	\$375	TOTAL	

X The Commissioner is hereby authorized to charge payment of the following fees associated with this communication or credit any overpayment to Deposit Account No. 50-1723 and any additional filing fees required under 37 C.F.R. § 1.16 any patent application processing fees under 37 C.F.R. § 1.17.

Please address all future correspondence in connection with the above-identified patent application to the attention of the undersigned.

Dated this 3rd day of November, 2003.

Respectfully submitted,



Brent T. Winder
Attorney for Applicant
Registration No. 46,250

JONES, WALDO, HOLBROOK & MCDONOUGH, PC
170 South Main Street, Suite 1500
Salt Lake City, Utah 84101-1644
Telephone: (801) 521-3200

BTW/jsm
Docket: 13355.0002
Enclosures

CERTIFICATE OF MAILING BY EXPRESS MAIL

“Express Mail” Mailing Label No. * EV 333 424 907 US

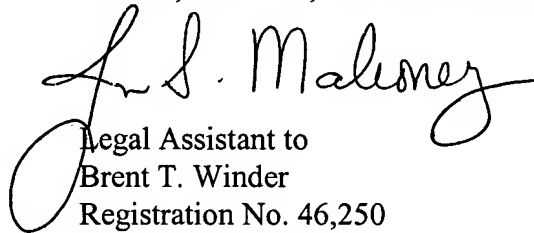
Date of Deposit: * November 3, 2003

I hereby certify that the enclosed new patent application entitled “A LIMITED LIABILITY BANKING STRUCTURE INVOLVING MEMBER BANKING AND METHOD OF USE”, along with the accompanying documents – Non-Provisional Application for Patent Cover Sheet; Fee Transmittal for FY 2001; 4 sheets of informal drawings; Provisional Application Cover Sheet; Information Disclosure Statement and related prior art; a return postcard, and a transmittal letter to the Patent Office, in the name of Douglas M. Durbano – is being deposited with the United States Postal Service “Express Mail Post Office to Addressee” service under 37 C.F.R. Section 1.10 on the date indicated above in an envelope addressed to the Assistant Commissioner of Patents, Box Patent Applications, Washington, D.C. 20231.

Respectfully submitted this 3rd day of November, 2003.

Respectfully submitted,

JONES, WALDO, HOLBROOK & McDONOUGH



Legal Assistant to
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Attorney Docket No. 13355.0002